

Key figures

| Consolidated key figures in € million | 2021 | 2020 | Change |
|--|------------------|------------------|-----------------|
| Premiums | | | |
| Premiums written | 6.033,4 | 5.261,2 | + 14,7% |
| Savings portions of unit- and index-linked life insurance (before reinsurance) | 324,6 | 304,1 | + 6,7% |
| Premiums written including the savings portions of unit- and index-linked life insurance | 6.358,0 | 5.565,3 | + 14,2% |
| of which property and casualty insurance | 3.489,5 | 3.010,3 | + 15,9% |
| of which health insurance | 1.226,5 | 1.167,6 | + 5,0% |
| of which life insurance | 1.642,0 | 1.387,5 | + 18,3% |
| of which recurring premiums | 1.491,9 | 1.294,3 | + 15,3% |
| of which single premiums | 150,2 | 93,2 | + 61,1% |
| Premiums written including the savings portions of unit- and index-linked life insurance | 6.358,0 | 5.565,3 | + 14,2% |
| of which UNIQA Austria | 3.916,6 | 3.837,5 | + 2,1% |
| of which UNIQA International | 2.423,3 | 1.705,4 | + 42,1% |
| of which reinsurance | 1.469,5 | 1.162,7 | + 26,4% |
| of which consolidation | - 1.451,4 | - 1.140,3 | + 27,3% |
| Premiums earned (net) | 5.697,6 | 5.029,5 | + 13,3% |
| of which property and casualty insurance | 3.203,9 | 2.809,0 | + 14,1% |
| of which health insurance | 1.213,3 | 1.163,6 | + 4,3% |
| of which life insurance | 1.280,4 | 1.057,0 | + 21,1% |
| Savings portions of unit- and index-linked life insurance (after reinsurance) | 324,6 | 304,1 | + 6,7 % |
| Premiums earned including the savings portions of unit- and index-linked life insurance | 6.022,2 | 5.333,7 | + 12,9 % |
| Insurance benefits | | | |
| Insurance benefits including expenditure for deferred profit participation and premium refunds | - 4.104,2 | - 3.694,6 | + 11,1% |
| of which property and casualty insurance | - 1.965,1 | - 1.775,1 | + 10,7% |
| of which health insurance | - 997,7 | - 963,1 | + 3,6% |
| of which life insurance ¹⁾ | - 1.141,4 | - 956,4 | + 19,3% |
| Costs | | | |
| Operating expenses (net) less reinsurance commissions and share of profit from reinsurance ceded²⁾ | - 1.648,5 | - 1.566,4 | + 5,2% |
| of which property and casualty insurance | - 1.037,8 | - 970,7 | + 6,9% |
| of which health insurance | - 206,6 | - 225,0 | - 8,2% |
| of which life insurance | - 404,1 | - 370,7 | - 9,0% |

| | | | |
|--|-------------------|-------------------|-------------------|
| Cost ratio (net after reinsurance) | 27,4% | 29,4% | - |
| Combined ratio (net after reinsurance) | 93,7% | 97,8% | - |
| Net investment income | 648,0 | 505,4 | + 28,2% |
| Earnings before taxes | 382,3 | 57,1 | +570,0% |
| Net profit/loss | 317,9 | 24,3 | + 1.209,3% |
| Consolidated profit/loss | 314,7 | 19,4 | + 1.521,7% |
| Operating return on equity | 9,3% | 0,6% | - |
| Investments | 21.785,0 | 22.319,2 | - 2,4 % |
| Shareholders' equity | 3.303,6 | 3.450,1 | - 4,2 % |
| Equity, including non-controlling interests | 3.323,3 | 3.474,8 | - 4,4% |
| Technical provisions (net) ²⁾ | 23.610,9 | 23.796,8 | - 0,8% |
| Total assets | 31.547,8 | 31.908,0 | - 1,1% |
| Number of insurance contracts | 26.008.281 | 25.058.554 | + 3,8% |
| Average number of employees (FTE) | 14.849 | 13.408 | + 10,7% |

1 Including expenditure for (deferred) profit participation

2 Including technical provisions from unit-linked and index-linked life insurance